

Remarks

This application has been carefully reviewed in light of the Office Action mailed August 21, 2006. At the time of the Office Action, claims 1-20 were pending in this application. Of these claims, claims 1-20 have been rejected. By this amendment, Applicants have added claims 21-24. No new matter has been introduced by these amendments. Applicants do not admit that these added claims were necessary as a result of any cited art. Applicants respectfully request reconsideration of the above application in view of the following remarks.

Rejection Of Claims 1-20 Under 35 U.S.C. § 103(a) As Being Unpatentable Over Anderson In View Of Jensen et al.

Claims 1-20 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pat. No. 7,010,507 (*Anderson*) in view of U.S. Pat. No. 6,438,528 (*Jensen et al.*). Applicants respectfully request reconsideration and withdrawal of this rejection because the combination of *Anderson* and *Jensen*, assuming that the references are properly combinable, does not teach, disclose, or suggest the invention as recited in the claims.

The proposed combination of *Anderson-Jensen* does not teach, disclose or suggest claim 1, which recites “receiving transaction information from a plurality of computerized invoice systems[.]” The Examiner relies on col. 3, lines 1-16 and Figures 1 and 2 of *Anderson* to show that the combination of *Anderson* and *Jensen* teaches the presently claimed “receiving transaction information from a plurality of computerized invoice systems[.]” The cited passage of *Anderson* recites:

Referring in more particularity to FIGS. 1 and 2, there is shown in data flow diagram form an overall depiction of the data flow process of the present invention and a schematic flow diagram of the data processing functions of the present invention, respectively. The tax filer 30 enters into an early refund agreement 20, 100 with his or her credit card bank 10. The

credit card bank 10 agrees to increase the tax filer's credit card credit limit by that refund amount. In consideration, the tax filer agrees to allow the credit card bank to credit his or her account with the tax refund amount and to pay interest and/or transaction fees when incurred as incorporated into their cardholder agreement. Other additional terms may be incorporated into the agreement 20 as the parties wish.

The cited passage and Figures of *Anderson* are silent on receiving transaction information from a plurality of computerized invoice systems. Specifically, there is no reference to any type of an invoice system, let alone a computerized invoice system.

At best, *Anderson* teaches a Compuserve 60 (or remote data processing center) which is configured to receive income tax information prepared by a user or authorized tax provider (see col. 3, lines 30-39, and FIG 2). The income tax information includes information related to 1040, 1040A and 1040EZ tax returns (see col. 3, lines 40-42). The Compuserve 60 of *Anderson* fails to transmit transaction information which relate to invoices.

For at least this reason, *Anderson* does not teach, disclose or suggest the subject matter recited in claim 1. *Jensen* fails to cure the defective teachings of *Anderson*. *Jensen* fails to teach, disclose or suggest claim 1, which recites "receiving transaction information from a plurality of computerized invoice systems[.]" Applicants respectfully request the Examiner to withdraw this rejection with respect to claim 1 because the proposed combination of *Anderson* and *Jensen* does not teach, disclose or suggest the subject matter of claim 1. Further, claims 2-8 and new claims 21-23 (depending from claim 1) are patentable for at least the same reason as well their own patentable limitations.

Further, claim 7 is believed allowable as no analysis was provided in the Office Action as to how the proposed combination of *Anderson-Jensen* teach, disclose, or suggest the limitations of claim 7. Specifically, the proposed combination of *Anderson-Jensen* fail to teach disclose, or suggest that the transaction information includes shipping information. If the

Examiner deems that a subsequent Office Action is necessary, Applicant respectfully requests that such Office Action be non-final.

The proposed combination of *Anderson-Jensen* does not teach, disclose or suggest claim 9, which recites “receive transaction information from a plurality of computerized invoice systems[.]” The proposed *Anderson-Jensen* combination does not teach, disclose or suggest the subject matter of claim 9. Therefore, claim 9 is patentable in light of the proposed *Anderson-Jensen* combination and the other art of record. Further, claims 10-16 (depending from claim 9) are patentable for at least the same reasons, as well as their own patentable limitations.

The proposed combination of *Anderson-Jensen* does not teach, disclose or suggest claim 17, which recites “receiving transaction information from a plurality of computerized invoice systems[.]” The proposed *Anderson-Jensen* combination does not teach, disclose or suggest the subject matter of claim 17. Therefore, claim 17 is patentable in light of the proposed *Anderson-Jensen* combination and the other art of record. Further, claims 18-19 (depending from claim 17) are patentable for at least the same reasons, as well as their own patentable limitations.

The proposed combination of *Anderson-Jensen* does not teach, disclose or suggest claim 24, which recites “receiving transaction information from a plurality of computerized invoice systems[.]” The proposed *Anderson-Jensen* combination does not teach, disclose or suggest the subject matter of claim 24. Therefore, claim 24 is patentable in light of the proposed *Anderson-Jensen* combination and the other art of record.

In light of the foregoing, Applicants respectfully request the Examiner to withdraw this rejection and to allow claims 1-24.

Conclusion

For the foregoing reasons, Applicant believes that the Office Action of August 21, 2006 has been fully responded to. Consequently, in view of the above amendments and remarks, Applicant respectfully submits that the application is in condition for allowance, which allowance is respectfully requested.

Please charge the additional fee of \$400 (\$200 for the presentation of four additional claims, and \$200 for the presentation of one additional independent claim), and any additional fees or credits to the deposit account of Ford Global Technologies, LLC, Account No. 06-1510. A duplicate of this paper is enclosed for that purpose.

If the Examiner feels that a telephonic conference would advance prosecution of this application in any manner, the Examiner is invited to contact Matthew M. Jakubowski, attorney for Applicants at the Examiner's convenience at (248) 358-4400.

Respectfully submitted,
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